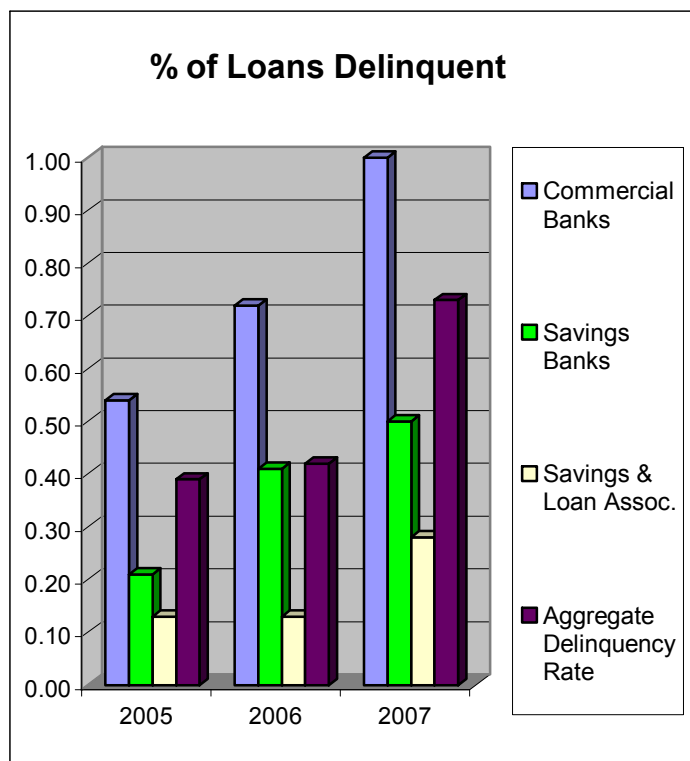


Loan Delinquency Rates of New Jersey Chartered Banks

(Reflects Nonaccrual Plus Accrual Loans Delinquent 90 Days or More)

Year / Institution Type	Delinq. To Total Loans Percent
2007	
Commercial Banks	1.00
Savings Banks	0.50
Savings & Loan Assoc.	0.28
Aggregate Delinquency Rate	0.73
2006	
Commercial Banks	0.72
Savings Banks	0.41
Savings & Loan Assoc.	0.13
Aggregate Delinquency Rate	0.42
2005	
Commercial Banks	0.54
Savings Banks	0.21
Savings & Loan Assoc.	0.13
Aggregate Delinquency Rate	0.39



Percent of Net Charge-Offs of New Jersey Chartered Banks

Year / Institution Type	Charge- Offs To Loans Percent
2007	
Commercial Banks	0.17
Savings Banks	0.02
Savings & Loan Assoc.	0.01
Aggregate Charge-Offs %	0.09
2006	
Commercial Banks	0.07
Savings Banks	0.01
Savings & Loan Assoc.	0.01
Aggregate Charge-Offs %	0.17
2005	
Commercial Banks	0.25
Savings Banks	0.02
Savings & Loan Assoc.	-0.02
Aggregate Charge-Offs %	0.13

